

You're on your way toward
an affordable mortgage payment.

To accept our offer, make your first trial period payment
today.

October 03, 2012

[Redacted]
[Redacted]
CHULA VISTA, CA 91911

Loan Number: [Redacted]

Dear [Redacted]:

Thank you for contacting us about your mortgage. Based on a careful review of the information you provided, you are approved to enter into a conditional Trial Period Plan. This is the next step toward qualifying for affordable and sustainable mortgage payments. Please read this letter so that you understand all the steps you need to take to permanently modify your mortgage, starting with your first trial period payment.

To accept this offer

Acceptance of the trial offer requires you to make your first trial period payment by no later than 11/01/2012. You must pay the exact amount of your Trial Period Plan payments instead of your normal monthly mortgage payments.

Send in your monthly Trial Period Plan payments — instead of your normal monthly mortgage payments — as follows:

Trial Period Plan	
1 st	payment: \$1,946.73 by 11/01/2012
2 nd	payment: \$1,946.73 by 12/01/2012
3 rd	payment: \$1,946.73 by 01/01/2013

What you need to do next

- It is important that you carefully review the *Frequently Asked Questions* and *Additional Trial Period Plan Information and Legal Notices* information attached.
- Make each of the above payments on time and in the amount shown. Payment coupons are included in this package if you wish to send your payment in the mail, or you can call 1.800.669.6650 and we can deduct your payment directly from your checking account, if applicable. (There are no fees to make your payment by phone during the trial period.)
- After you make all trial period payments on time, and if you continue to meet all of the eligibility requirements of your modification program, your mortgage will be permanently modified. Please pay the specific amounts shown above because paying a different amount could make you ineligible for a permanent modification. We must receive each payment on time and in the month in which it is due. **If you miss a payment or do not comply with any of the other terms of your trial period, this offer will end and your mortgage loan will not be modified under this offer.** If your last trial period payment is made in the last half of the month it is due, we may extend your Trial Period Plan by an extra month.
- Once you have successfully made each of the payments above by their due dates, you have submitted two signed copies of your modification agreement, and we have signed the modification agreement, your mortgage will be permanently modified in accordance with the terms of your modification agreement.

Please note that except for the reduction of your monthly mortgage payment amount during the trial period, all other terms and provisions of your existing mortgage loan remain in effect and will not change until your loan is permanently modified.

If you have any questions, please call 1.800.669.6650. **If you cannot afford the Trial Period Plan payments above or if you have decided to leave your home, please call 1.800.669.6650** to discuss other options that may be available to avoid foreclosure.

If you are currently in a bankruptcy proceeding, or have previously obtained a discharge of this debt under applicable bankruptcy law, this notice is for informational purposes only and is not a demand for payment, an attempt to collect a debt or an attempt to impose personal liability for any discharged debt.

We are glad you have been approved for a Trial Period Plan offer. Start today by making your first trial period payment.


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[REDACTED]
Home Loan Team
Bank of America, N.A.

Bank of America  Home Loans

Enclosures: (1) Frequently Asked Questions (2) Additional Trial Period Plan Information and Legal Notices (3) Payment Coupons

Bank of America, N.A. is required by law to inform you that this communication is from a debt collector. However, the purpose of this communication is to let you know about your potential eligibility for a loan modification program that may help you bring or keep your loan current through affordable payments.

Mortgages funded and administered by an  Equal Housing Lender.
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THE LAW OFFICES OF
MICHAEL GADDIS

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